

# PAYYAP

The easiest way to get paid over the phone.

## *PROBLEM:*

Taking manual payments over the phone is tedious & time-consuming.

\* Uniquely vendor-driven, PAYYAP breaks-thru the “adoption catch-22”

## *SOLUTION:*

**PAYYAP** quickly takes automated payments over the phone.



# via Android/iOS:

- **e.g., Work has been completed, and Designer wants to get paid.**

A. Designer simply opens **PAYYAP** (on his Android/iOS device), selects Sara's details (Amount to be Paid, Name & Telephone Number).

B. **PAYYAP** voice servers place an *automated* call to Sara's telephone.

C. Sara answers the call & follows *automated* instructions to complete the payment over the telephone.

D. **PAYYAP** displays Sara's real-time payment processing status to Designer.

"Designer"

Designer's  
PAYYAP View

Designer's **PAYYAP** View



**B/C** "Sara"

Sara receives **PAYYAP**'s automated telephone call and completes the payment while Designer watches.

**PAYYAP**

Start Here    Active Account: [Designer Vendor](#)

1. Total Sale Amount

**100.00**

Transaction Limit: USD **300.00** / customer / week

Customer Identity

2. Name on Card

**Sara Shopper**

Example: Jane D. Smith

3. Cardholder's Telephone Number

A. Country (Calling Code) of your Customer

**United States (+1)**

B. Cardholder's Telephone Number

**4155551212** ✓

Format local telephone number (e.g., USA: 212-555-1212; AUS: 0404 555 123, etc.)

[Start Payment Authorization](#)

**A**

**PAYYAP**

processing...

[Cancel](#)

Payment Status:	Calling +1/4155551212
Connected:	✓
Confirmed Identity:	✓
Card Account Number:	✓
Card Expiration Date:	✓
Card Security Code:	✓
Confirmed Amount:	✓
Confirmed Terms:	
Processing Payment Request:	
Payment Results:	

[Logout](#)

**D1**

**PAYYAP**

Receipt:

Amount:	100.00 USD
Payment TO:	<b>Designer Vendor</b>
Payment FROM:	<b>Sara Shopper</b>
<b>APPROVED!</b>	
Pre-Transaction Balance	0.00 USD
<b>New Account Balance</b>	<b>100.00 USD</b>

[Take Another! \(new billing details\)](#)

[Logout](#)

**D2**

# PAYYAP via Desktop & WEB:

- Register via Android, iPhone, iPad, Kindle or Desktop
- Voice biometric account security

**PAYYAP**Secured w/ Exclusive & Patented Technology

Please login to your account...

[Main Menu](#) [Support](#) [Privacy](#) [Register](#)

**Account Login:** (Yes, My Computer) ☐ Remember Me: | (NOT My Computer) ☒ Temporary Session: [info](#)

**1. PERSONAL LOGIN Account ID:**

Log Into your existing PAYYAP account using:

- Your personal email address; or
- Your personal ("authorization") telephone number

**2. PERSONAL LOGIN Password:**

Minimum: 4-Characters (Leave empty if this is your first LOGIN.)

demo@payyap.network

Examples:

- nick@example.com (personal email address); or
- 212-555-1212 (area code + phone number)

•••••

Forgot Your Password?

required fields

Click to Login w/ Personal Email Address + Password...

securityMETRICS  
PCI Certified

PAYYAP LLC (US EIN: 45-2502029)

24-Hour, Worldwide Customer Support

# KYC Verification

Main Menu Support Log Off

Active Account: **My Business Name PDB**  
my-business-name-pdb@8dt.payyap.network (0 UNREAD)

ACCOUNT Balance: **USD 0.00**  
Balance

**Account Settings** Get Paid History

**Confirm and set your PERSONAL IDENTITY:**

1. Please CONFIRM and set your **OFFICIAL FIRST (GIVEN) NAME(s):**   
EXACTLY as it appears on your PHOTO ID.

2. Please CONFIRM and set your **OFFICIAL MIDDLE (SECOND) NAME(s):**   
EXACTLY as it appears on your PHOTO ID.

3. Please CONFIRM and set your **OFFICIAL LAST (FAMILY) NAME(s):**   
EXACTLY as it appears on your PHOTO ID.

4. Please CONFIRM and set your **OFFICIAL DATE OF BIRTH (DOB):**     
EXACTLY as it appears on your PHOTO ID.

5. Please CONFIRM and set your **COUNTRY OF CITIZENSHIP:**   
EXACTLY as it appears on your PHOTO ID.

6. Please CONFIRM and set your **PERSONAL (GOVERNMENT-ISSUED) ID NUMBER:**   
EXACTLY as it appears on your PHOTO ID.

**Prepare your BUSINESS ACCOUNT:**

1. Please set your official **BUSINESS CATEGORY:**

2. Select your **BUSINESS TYPE:**  
This will be the banking account INTO which you want YOUR approved/processed payments to be DEPOSITED.

click to select: ☐ **PERSONAL / SOLE PROPRIETOR**  
(i.e., your PERSONAL or PROPRIETOR name is printed on the banking account statement, AND/OR you do NOT hold any government-issued certificate of registration for the business)

click to select: ☒ **REGISTERED BUSINESS (e.g., LLC, CORP., etc)**  
(i.e., your BUSINESS name is printed on the banking account statement, AND you hold a GOVERNMENT ISSUED CERTIFICATE of registration for this business)

**Set your BUSINESS DETAILS:**

1. Please CONFIRM and set your **REGISTERED BUSINESS TYPE:**

3. Please CONFIRM and set your **REGISTERED BUSINESS NAME:**  
The BUSINESS NAME must exactly match the REGISTERED BUSINESS NAME that appears on business' banking account statement.  **LLC**

NOTE your PAYYAP CRM Address: my-business-name-LLC@mail.payyap.network

6. Please CONFIRM and set your **REGISTERED BUSINESS (TAX) ID NUMBER:**  
The BUSINESS ID NUMBER must exactly match the FORMAL BUSINESS ID NUMBER that appears on business' REGISTRATION CERTIFICATE.

7. Please CONFIRM and set your **BUSINESS WEB SITE ADDRESS (URL):**  
Please set your business website address, or any social network link (e.g., facebook™, LinkedIn™, etc.) that profiles you and/or your business.   
URL e.g., https://example.com; www.example.com/profile\_name; etc.

Active Account: **My Business Name PDB**  
my-business-name-pdb@8dt.payyap.network (0 UNREAD)

ACCOUNT Balance: **USD 0.00**  
Balance DUE: **USD 0.00**

**FINAL KYC ("Know Your Customer") WIZARD™ RESULTS:** FINAL STEP (2 of 2)

**Based on the information that you have provided, please confirm that you have "scanned" the following REQUIRED DOCUMENTS (for online submission, as proof of account identity):**

**PERSONAL IDENTITY ('PHOTO ID'):**

list of acceptable documents:

- Government-issued Driver's License (w/ Photo)
- Government-issued Passport (w/ Photo)
- Government-issued Photo ID

the photo id **must** display your name: **"Firstname Lastname"**

the photo id **must ALSO** display your date of birth: **"0000-00-00"**

the photo id **must ALSO** display your id number: **"00000000000"**

[click to EDIT identity details](#)

upload the document here:  shea\_writer\_pp\_bw.png

**Choose Files to BROWSE & SELECT or DRAG & DROP:**

**\* Drag and Drop Files Here \***

☒ **Uploaded 915 KB of 915 KB** 100%

- Flexible KYC Form (per gateway)
- Interactive & Easier to Complete



# KYC Verification (Administration)

- Highly efficient processing of identity claims

**PAYYA9** ...Exclusive & Patented Technologies...

**Submitted Verification of PERSONAL PHOTO IDENTIFICATION:**

Source IP / LOCATION: 104.54.206.61 / AUS  
DATETIME SUBMITTED: 2016-08-17 03:13:40

NAME, FIRST: **Shea** ☐ mis-matching ID | not on ID ☐  
NAME, MIDDLE: ---  
NAME, LAST: **Writer** ☐ mis-matching ID | not on ID ☐  
ID NUMBER: **123456789** ☐ mis-matching ID | not on ID ☐  
Country of CITIZENSHIP: **United States** ☐ mis-matching ID | not on ID ☐

**SET PHOTO-ID STATUS:**

☒ SUBMITTED  
☐ Set ON-HOLD / Requires Additional Review  
☐ No Photo  
☐ Corrupt File / Unable to Open Document  
☐ Password Protected  
☐ Poor Quality / Illegible Document  
☐ **APPROVE as "VERIFIED"**

Or click to open FILE:  
[7069eac7234cdc780370188154cc35d3\\_NSDB Shea Writer PASSPORT BW 1.pdf](#)

Cancel / Close ☒ send NORMAL email receipt | do NOT send email receipt ☐  
Click to **PROCESS THIS IDENTITY CLAIM NOW**


B1

# Main Menu

- Personal Profile
- **Multi**-Business Account Management

**PAYYAP** The Payments App™ Secured w/ Exclusive & Patented Technology

Please manage your account below...

Main Menu Support  Log Off

PERSONAL ACCOUNT:		PERSONAL SERVICES:	
1. <b>Firstname Lastname</b>	(coming soon)	USD 0.00	Manage
demo@payyap.network			
identity: <b>SUBMITTED</b>			
location: <b>Unknown</b>			


BUSINESS ACCOUNT:		BUSINESS SERVICES:	
2. <b>My Business Name PDB</b>	business inbox: <b>my-business-name-pdb@8dt.payyap.network</b>	USD 0.00	Manage
my-business-name-pdb@8dt.payyap.network		• capacity: 1 GB (used: 0%   available: 100%)	
identity: <b>SUBMITTED</b>		take payments: <b>PAYYAP.network/my-business-name-pdb@8dt.payyap.network</b>	
location: <b>Unknown</b>			

Register Another Business Account


MASTER ACCESS CONTROLS:		BUSINESS SERVICES:	
• <b>LOGIN ID:</b>	<b>demo@payyap.network</b>	Manage	
• <b>LOGIN PASSWORD:</b>	(not displayed)	Manage	

PAYYAP LLC (US EIN: 45-2502029) 24-Hour, Worldwide Customer Support

# Email & IVR Invoicing

[Main Menu](#)   [Support](#)    [Log Off](#)

**Active Account:** **My Business Name PDB**  
my-business-name-pdb@8dt.paypay.network (0 UNREAD)

**ACCOUNT Balance:** **USD 0.00**  
 **Balance DUE:** **USD 0.00**

Account Settings	Get Paid	History
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**PAYYAP Real-Time Telephone Payments**

Get PAID over the PHONE!

- Fully automated, recorded voice authorizations.
- Fully PCI-compliant, payment capture service *...in the cloud!!*
- Accept MC/VISA payments... over the phone, right now!!

Click To Start

**Online Invoicing**

Get PAID via EMAIL!

- Send a NEW Email Invoice:**  
Set the AMOUNT DUE, the CUSTOMER's DETAILS (Name, Email Address, etc.), and SEND!!  
Your customer will receive an email with a link to your payment page -- with all of the details pre-set!

Click to Send
- Manage Email Invoice History:**  
Monitor and manage the status of previous Email Invoices that you have sent.

Click to Manage

# Email Invoicing (details)

Main Menu Support [Log Off](#)

Active Account: **My Business Name PDB**  
my-business-name-pdb@8dt.payyap.network (0 UNREAD)

ACCOUNT Balance: **USD 0.00**  
Balance DUE: **USD 0.00**

Account Settings Get Paid \*History

**Send a PAYYAP E-Invoice (Payment Request) to someone...** View E-Invoice History

1. Base Currency (Cannot be changed at this time.) **USD (US Dollar)** ✓

2. Requested Amount: **USD 20.00** ✓  
Limit: 300.00

NOTE: PAYYAP is a USD-based service. Multi-currency translation is enabled to help you calculate the value in your local / preferred currency. The recipient will be billed in USD, and you will receive the displayed USD amount.

3. Salutation: ☐ Mr. ☐ Mrs. ☐ Ms. ☐ (none) (optional)

4. Recipient's First Name: **Firstname** ✓

5. Recipient's Last Name: **Lastname** ✓

6. Recipient's Email Address: **example@payyap.network** ✓

7. Invoice No. / Reference ID: **001** (optional)

8. Extra Note: **Extra note...** (optional)

**Notice Preview:**

Notification Subject: **attn: Firstname Lastname (re: Payment Request From My Business Name PDB)** ✓

Notification Message: **...** ✓

Dear Firstname Lastname,  
Please accept this payment request on behalf of My Business Name PDB.  
Invoice No. / Reference ID: 001  
Total Requested Amount: USD 20.00  
  
Extra Note:  
Extra note...

To pay this request, please click on the following link:  
<https://PAYYAP.network/my-business-name-pdb@8dt.payyap.network#e5e8dcf7d6639fea517c11acc4321d94>

PAYYAP is a trusted payment processor for My Business Name PDB.  
If you have any questions about this email notice, simply 'Reply' to contact My Business Name PDB.  
Kind regards,  
Team PAYYAP  
support@PAYYAP.network  
<https://support.PAYYAP.network>  
...

1. Notification From: **"My Business Name PDB" <my-business-name-pdb@8dt.payyap.network>** ✓

2. Notification To: **"Firstname Lastname" <example@payyap.network>** ✓

3. Send a copy of this notice to: [demo@payyap.network](mailto:demo@payyap.network)  
☐ Yes, please send me a copy. (optional)  
☒ No, thank you.

required fields ✓

## PAYYAP

Secured w/ Exclusive &amp; Patented Technology

Dear Firstname Lastname,

Please accept this payment request on behalf of **My Business Name**.Invoice No. / Reference ID: **001**Total Requested Amount: **USD 20.00**

Extra Note:

Extra note...

To pay this request, please click on the following link:

<https://payyap.network/my-business-name-pdb@8dt.payyap.network+e5e8dcf7d6639fea517c11acc4321d94>

If you have any questions about this email notice, simply 'REPLY' to to this email, to contact My Business Name (my-business-name-pdb@8dt.payyap.network).

PAYYAP is a trusted payment processor for My Business Name

Thank you for placing your trust in PAYYAP™.

Regards,

PAYYAP Support Staff  
support@PAYYAP.network  
<https://payyap.network>

[Click here to UNSUBSCRIBE](#) from the PAYYAP Newsletter.

- Complete Interface
- Clear Invoicing



# IVR Invoicing (details)

Main Menu
Support
Log Off

Active Account: My Business Name PDB  
my-business-name-pdb@8dt.payyp.network (0 UNREAD)

ACCOUNT Balance: USD  
Balance DUE: USD

Account Settings
Get Paid
History

Start Here:
Step 1 of 1

1. Total Sale Amount:
10.00
Transaction Limit: USD 300.00 / customer / week

2. Total Transaction Charge:
10.00

Customer Identity:
Exactly as It Appears on the Customer's Credit Card Statement

1. Name On Card:
Firstname Lastname
Example: Jane D. Smith

2. Card Holder's DATE OF BIRTH (DOB):
1900 01 (Jan) 01

3. Card Holder's Email Address:
shea.writer@nsdb.com
example: j.doe@example.com

Billing Address:
Exactly as It Appears on the Customer's Credit Card Statement

1. Billing Country:
United States

2. Billing Region / State:
New York

3. Billing Postal / ZIP Code:
10152

4. Billing City:
NYC

1. Billing Street Address (1):
375 Park Avenue; Suite 2607
example: 123 Something Street

2. Billing Street Address (2):
example: Suite 100
(optional)

Cardholder Mobile Number:
Only the original cardholder may authorize a payment.  
(Do not attempt to authorize a payment on a card that is not yours.)

1. Country (Calling Code) of your Customer:
United States | +1

2. Cardholder's SMS/Mobile Telephone Number:
+1 7029806266
Landlines may not be used for payment authorizations.  
format: local telephone number (e.g., USA: 212-555-1212; AUS: 0404 555 555)

Finally:

PAYYP Service Acknowledgements:

check: I Acknowledge My Customer's Right to a 14-DAY REFUND
check: I Acknowledge My Customer's Right to 100% Identity Protection.

Cancel
required fields

Cancel

PLEASE HOLD

...while we contact your customer & process the payment:

Payment Status:	Calling +1/7029806266
Connected:	✓
Confirmed Identity:	✓
Card Account Number:	✓
Card Expiration Date:	✓
Card Security Code:	✓
Confirmed Amount:	✓
Confirmed Terms:	✓
Processing Payment Request:	✓
Payment Results:	

- Clear Interface
- Real-Time Process Updates

# (All) Invoice Management


- Process Updates
- Resending & other management options

PAYYAP The Payments App™

Secured w/ Exclusive & Patented Technology

**PAYYAP**

**SUCCESS!**  
An E-Invoice (Payment Request) has been sent to Firstname Lastname <example@payyap.network>

Main Menu Support  Log Off

Active Account: **My Business Name PDB**  
my-business-name-pdb@8dt.payyap.network (0 UNREAD)

ACCOUNT Balance: **USD 0.00**  
Balance DUE: **USD 0.00**

Account Settings Get Paid History

Invoice History [Send a NEW E-Invoice](#)

Timestamp:	Invoice Details:	Status:	Select Invoice:
5:16 am 2016.09.19	REFERENCE: 001 TO: Firstname Lastname example@payyap.network AMOUNT: <b>USD 20.00</b>	SENT by Firstname Lastname (via My Business Name) <b>Not yet viewed by the recipient.</b> A follow-up, invoice reminder is scheduled to be sent (automatically) in 71 hours.	<input type="checkbox"/>

Select Invoice(s) above, then click an ACTION BUTTON: [DELETE](#) ...or [Mark As PAID](#) ...or [RESEND Now](#)

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# Transaction History

Main Menu Support [Log Off](#)

Active Account: **My Business Name PDB**  
my-business-name-pdb@8dt.paypay.network (0 UNREAD)

ACCOUNT Balance: **USD 0.00**

[Balance DUE](#): **USD 0.00**

Account Settings

Get Paid

**History**

\*Most Recent Displayed Transactions: 1 of 1

Timestamp:	Account:	Details:	Account (USD)
7:58 am 2016.09.19	INCOMING Payment: shea.writer@nsdb.com	<b>Approved</b> <a href="#">🔗</a> <a href="#">🔗</a> 95% (USD 8.55): DTR (30): 30 <a href="#">🔗</a> 5% (USD 0.50): DTR (180): 180 <a href="#">Click to REFUND</a>	Received: <b>10.00</b> 9.5% Fee - 0.95 Net: <b>9.05</b>
			Displayed Sub-Total: <b>USD 9.05</b>

\*Most Recent

First | < Next 10 | Previous 10 > | Last | Search Dates

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## Transaction (Incoming Payment) Receipt:

1. Time of Transaction:	September 19th, 2016 (7:58 am)	<a href="#">🔗</a>
2. Source of Payment:	shea.writer@nsdb.com	<a href="#">🔗</a>
3. Incoming Payment:	0.00	<a href="#">🔗</a>
4. Incoming Payment Fee (9.5%):	-0.95	<a href="#">🔗</a>
5. Net Total:	-0.95	<a href="#">🔗</a>
6. Transaction (Incoming Payment) Status:	Approved	<a href="#">🔗</a>
7. Days To Release (DTR): (more info <a href="#">🔗</a> )	30	<a href="#">🔗</a>

## Your Account Balance Details:

1. Account Balance (Before Payment):	0.00	<a href="#">🔗</a>
2. Account Balance (After Payment):	9.05	<a href="#">🔗</a>

## To issue this customer a REFUND\*\*:

Please follow this [two-step process](#):

STEP 1: Please "check" this box: ☐

STEP 2: [CLICK THIS BUTTON](#) to "confirm and REFUND" this transaction, now!

[Click to Cancel / EXIT](#)

\*\* Refunds NEITHER effect your Merchant Rating NOR do they effect your Dynamic Processing Fee. Improve your Merchant Rating: [Issue REFUNDS](#) to AVOID costly chargebacks.

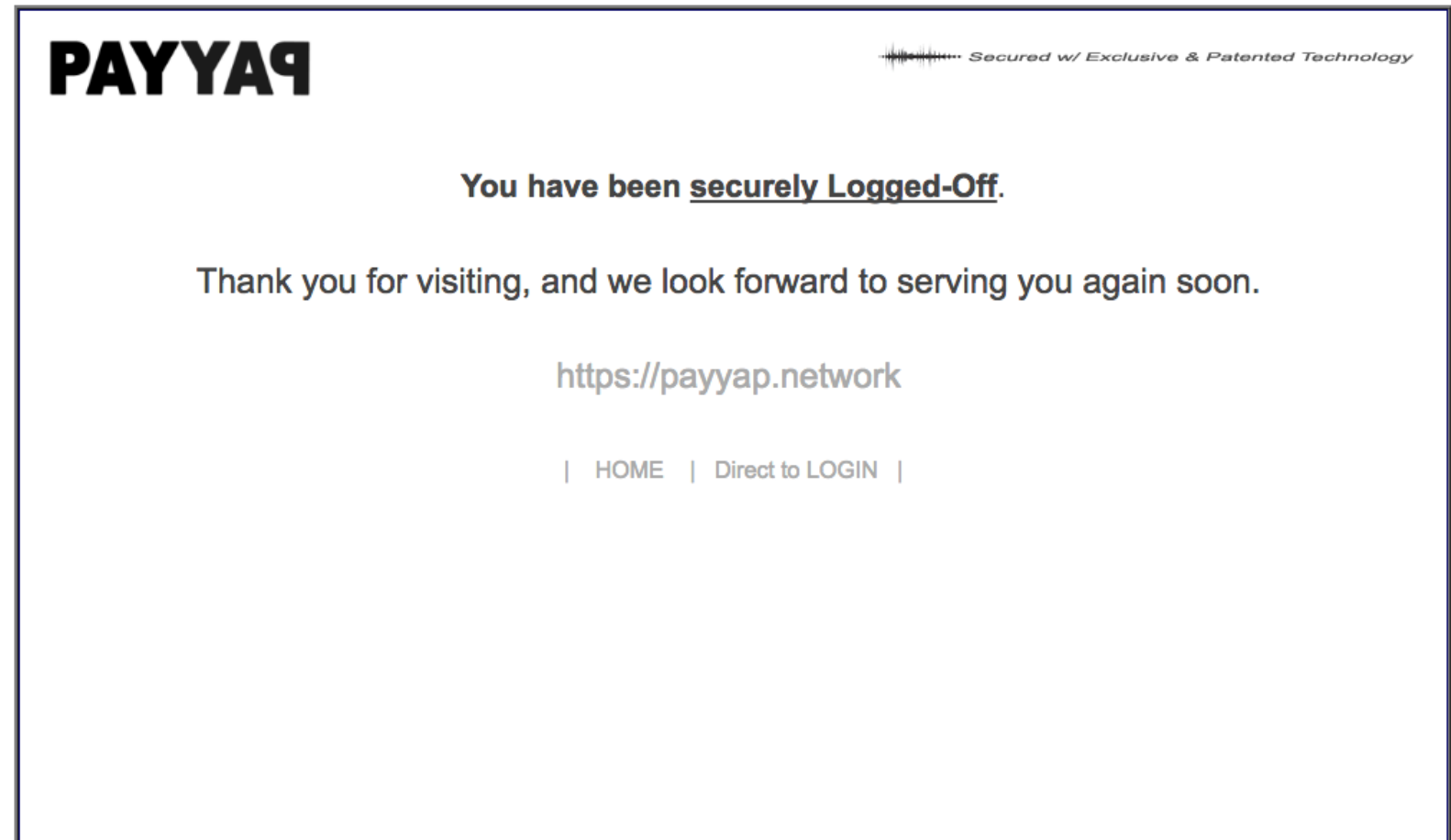
- Recorded Voice Authorization



Click & Listen to Sample Audio

- Full Transaction Details
- Transaction Refunding

# Desktop/WEB Logout



- PCI Certified
- AML Compliant:
  - All transactions are strictly C2B & compliment within the approved MCC.
  - P2P payments (i.e., uncoded & generic person-to-person remittance) are NOT supported.
  - Self-loading funds is strictly prohibited.
- Channel, Member & Account-specific Velocity Controls.
- ***Each Payment is Voice Authorized & Recorded***

# PAYYAP

(pronounced: “pay app”)

## The Payments App™

And worldwide @ your favorite app store:



LIVE DEMO ACCOUNT CREDENTIALS:

- USER: [demo@payyap.network](mailto:demo@payyap.network)

[investor.relations@payyap.network](mailto:investor.relations@payyap.network)